--17. The heat-developable image-recording material according to claim 1, wherein a coated amount of photosensitive silver halide in the silver-supplying layer is 1 wt% or less of a coated amount of photosensitive silver halide in the photosensitive layer.

--18. The heat-developable image-recording material according to claim 1, wherein the silver-supplying layer contains no photosensitive silver halide.